Appl. No. 10/091,319 Amdt. dated January 21, 2004 Preliminary Amendment

REMARKS/ARGUMENTS

Fig. 4 has been amended to correct a minor informality. More specifically, the return arrow from step 409 is pointed at step 405 instead of step 407. This is described in the specification at page 24, lines 18-21. No new matter has been introduced.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

Chun-Pok Leung

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Attachments

RL:rl 60121305 v1 JAN 2 3 2004 W

Chun-Pok Leung, Reg. No. 41,405, (650) 326-2400
Attorney Docket No.: 16869S-045000US
Finance Applying Method on Electronic Commerce Sys
Applicant: Yoshiharu Kamada et al.

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